REMARKS

It is respectfully requested that this Amendment be entered prior to initial examination of this application.

As will be recognized by those of ordinary skill in the art, a "state agency" may include, for example, a state treasury, a state contractor, a clearing house or contractor appointed or recognized by the state, a state appointed vendor, or the like.

It is also brought to the Examiner's attention that the parent application has issued as U.S. Patent No. 5,875,433, and that the grand parent issued as 5,799,283. Serial No. 09/139,265, a continuation of the '283 patent, is pending. An IDS is also attached hereto.

It is believed that no fee is due with this submission.

Should that determination be incorrect, then please debit Deposit

Account No. 50-0548 and notify the undersigned.

Respectfully submitted,

Date

Joseph A. Rhoa, Esquire

Reg. No.: 37,515

Attorney for Applicant(s)

Liniak, Berenato, Longacre & White 6550 Rock Spring Drive, Ste. 240 Bethesda, Maryland 20817 (301) 896-0600